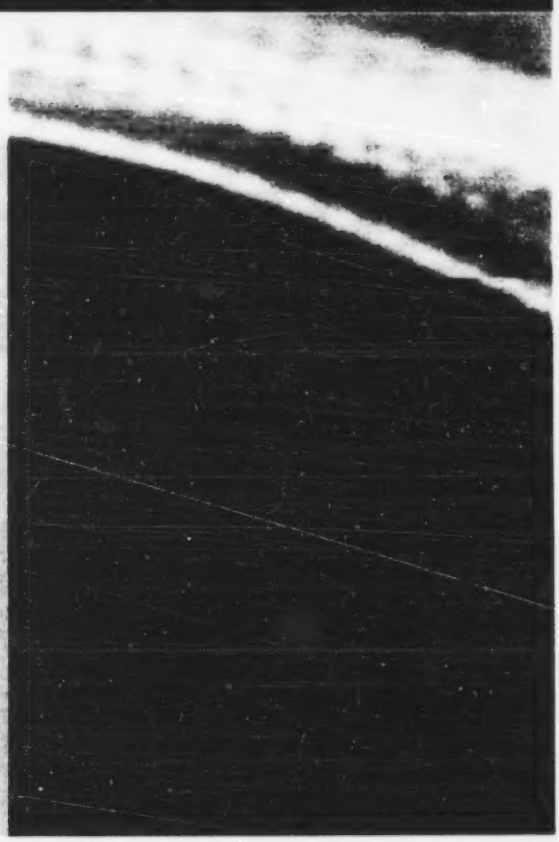
Women's Economic Independence and Security

A Federal/Provincial/Territorial Strategic Framework



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This document was developed for the use of Federal/Provincial/Territorial Ministers Responsible for the Status of Women, within their mandates, to guide their work towards economic gender equality. It was designed as a framework to assist analysis and priority-setting by highlighting major patterns and trends in Canada that have implications for women's economic conditions and by providing some illustrative examples. The framework recognizes that within the Canada-wide information presented, there may be variations from one province or territory to another as well as variations among groups of women and men. These would have to be addressed in any analysis related to the material presented.

In addition to its value to their own forum, Ministers agreed that the information in the framework should be made more widely available to interested readers who may find it useful. This document is not intended to reflect an official position of any government.

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Introduction

In the last 20 years, the globalization of markets, and the extensive spread of technical innovations have drastically changed the working world and the economic, social and cultural structures of societies. These changes are having major impacts on daily life – at work, in the paid labour force, and at home. They are affecting both private and public sectors, and demand that working people adapt to the new rules and new requirements that result from them. Evidence shows that some socio-economic problems affect women differently and with greater severity.

Recognizing the progress that has been made toward gender equality during the 20th century, today we can say that women have more economic power and access to a wider range of jobs and opportunities. Nevertheless, not all women have benefited to the same extent or in the same way. It is evident that women in diverse situations continue to face particular challenges in achieving economic equality.

As Ministers Responsible for the Status of Women, we consider it necessary, in view of recent socio-economic changes, to intensify the work already initiated in order to advance progress toward economic gender equality.

Purpose

The *Strategic Framework for Women's Economic Independence and Security* will promote exchanges of information, the sharing of expertise and the development of knowledge related to paid and unpaid work.

More specifically, it seeks to take account of:

- changes in the economy and in the labour market;
- contemporary economic circumstances of women and men in Canada; and
- governments' roles in promoting and supporting women's economic independence and security.

It also seeks to provide the basis for:

- analysis and identification of linkages among the key aspects (or elements) of socio-economic activity;
- exchange of information and expertise on initiatives, programs and policy development;

- strategic policy discussion by the governments concerned; and
- joint projects by the Forum of Status of Women Ministers.

Part 1 of the Framework presents the main socio-economic trends in Canada in terms of the following aspects: market globalization, growth sectors, labour market changes; demographic trends; and family and living arrangements.

Part 2 examines the differing circumstances of women and men with regard to the main trends and in terms of the following factors: education and training; labour market; income and earnings; balancing employment and family responsibilities; unpaid work; power, leadership and decision-making; violence against women and sexual harassment in the workplace.

Part 3 situates the strategic approach for guiding priority initiatives within a federal, provincial and territorial framework and part 4 identifies economic priority areas.

Definition of Concepts

The concepts of independence and security are closely interconnected and they may have particular meanings for individuals based on their life experiences and aspirations. In the context of gender equality and for the purpose of this framework they are generally understood in the following ways.

Economic independence

Economic independence refers to a condition where individual women and men have their own access to the full range of economic opportunities and resources, including employment, services, and sufficient disposable income, in order that they can shape their lives and can meet their own needs and those of their dependants. It recognizes that women are economic actors who contribute to economic activity and should be able to benefit from it on an equal basis with men.

This concept is understood as one that complements, rather than excludes, the importance of *inter*dependence within families, communities and society. Other terms that have been used to describe the concept of independence are "autonomy" or "self-sufficiency".

Economic security

Economic security refers to the ability of women and men to plan for future needs and risks and an assurance that basic needs will be met. Building security could include gaining financial knowledge or new employment skills, having insurance against loss or adversity and being able to save in various ways for retirement or for a child's education. When individuals are not in a position to cover their own basic economic needs themselves, government social programs and income support play a significant role in ensuring economic security.

1 Main Socio-Economic Trends in Canada

The vast changes of the last 20 years have had an impact on living arrangements and have largely determined the socio-economic conditions of Canada's population. Trade liberalization, the growth of the services sector, labour market changes, the aging of the population and new living arrangements – all these profound social transformations are creating new circumstances to which individuals and communities must adapt on a daily basis. These transformations are experienced and responded to differently by men and women, given their different life circumstances. As well, some groups of women and men face particular barriers to equality. Factors such as age, family status, language, race ethnicity, disability, Aboriginal status, rural or urban location, and socio-economic region all have implications for women's ability to shape and/or adapt to change.

1.1 Market Globalization

Canada is among the countries of the Organization for Economic Cooperation and Development most dependent on international trade.[1]

Canada's international trade in goods and services has been expanding since the 1960s, and this trend should continue in coming years.

About one billion dollars worth of goods and services are exported from Canada daily. Trade in goods and services now accounts for over 40% of Canada's Gross Domestic Product[2].

Canada is a signatory to several international trade agreements: the bilateral Canada–U.S. Free Trade Agreement (FTA); the trilateral North American Free Trade Agreement (NAFTA), including Mexico, and the multilateral General Agreement on Tariffs and Trade (GATT). The completion of the Uruguay Round of the GATT expanded the number of sectors in which trade was to be liberalized to include services, foreign investment and intellectual property.[3]

Further, Canada and the other states attending the 1994 Summit of the Americas in Miami undertook to negotiate by 2005 a free trade agreement covering all the countries of North and South America.[4]

Canada also has bilateral free trade agreements with countries as diverse as Chile (CCFTA) and Israel (CIFTA).

Canada has also recently indicated its intention to negotiate bilateral trade agreements with other Latin American countries.[5]

Negotiations which began in February, 2000 as part of the review of the General Agreement on Trade in Services (GATS), cover sectors of particular importance to women.

Given the nature of our economy, international trade is important to Canada.

Canada's economy is characterized by:

- a small-scale domestic market; and
- a strong reliance on imported technology and capital investment.

Globalization presents opportunities and challenges.

The share of Canadian GDP that is accounted for by exports has nearly doubled compared to a decade ago. Women Entrepreneurs who are able to operate on a global scale have benefited from increased trade liberalization. In recent years, the export sector has grown, offering new opportunities for the expansion of Canadian businesses and job growth.[6] In 1997, about 30% of self-employed women worked within the trade sector.[7]

There are some indications that new opportunities may be opening up for some groups, but concerns remain that the effects of trade liberalization are not uniform and are mediated by factors such as sex, education, occupation, age, class, ethnicity, marital status, geography, ability, etc.

1.2 Growth Sectors

Over the last two decades, the services sector accounted for a growing proportion of employment,[8] and the trend is expected to continue in coming years.[9]

Up to the 1980s, industries in the resource-based sector lost jobs to the sectors of manufacturing, construction and service industries.[10] From 1980 to 1990, the manufacturing sector created almost no new jobs while the services sector (particularly financial services) grew significantly.[11] In the early 1990s, employment dropped sharply in the manufacturing sector and continued to grow in the services sector.

Knowledge-intensive manufacturing industries paying high salaries have not been affected by the decline of the processing sector during the recession in the 1990s.

Knowledge-intensive manufacturing industries paying high salaries in the sector of tradable goods seem to have profited most from export performance; in contrast, industries that were not knowledge-intensive and did not pay high salaries experienced an accelerating decline in market share as a result of competition from imports.[12]

1.3 Labour Market Changes

Much of the 1980s and 90s was characterized by weak employment growth, an increase in non-standard employment and self-employment.

On average, the number of jobs in Canada grew by 2.4% per year from 1982 to 1990; it declined by 2.4% per year from 1990 to 1992 and then grew slightly from 1992 to 1998 at the rate of 1.9% per year.[13]

During the 1980s and 1990s, there was a decline in salaried work,[14] and growth in self-employment[15] accounting for most of new job creation over the past decade.[16] This trend was characterized by increased part-time work,[17] a growing number of workers with multiple jobs,[18] and the emergence of telecommuting.[19]

Labour market trends vary across Canada. Some regions are experiencing strong employment growth, while in other regions employment growth is weaker. Even when there is strong economic growth, it is not always matched by a similar growth in employment.[20] There are skill shortages in some sectors of the economy, while in other sectors unemployment remains relatively high.[21]

From 1990 to 1998, full-time paid employment accounted for 18% of net jobs created, contrasting with 75% in the United States in that time period, and 47% in Canada in the 1980s.[22]

In the first eight years of the 1990s, self-employment accounted for 70% of all job gains but only 14% in 1998 and 1999. In 1998 and 1999, companies hired 600,000 new people, more than double the number they took on in the previous eight years.

Self-employment accounted for 58% of Canada's net growth in employment during the 1990s, contrasting with 6% in the United States in that time period and only 22% in Canada in the 1980s.[23]

Since 1998, almost all employment gains came in the form of full-time salaried work.

Over the last three years, production increases have accelerated the growth in employment. Of the 1.5 million jobs created since 1990, almost half were since 1998. The rise in the number of jobs for employed workers has exceeded that for self-employed workers for two years in a row, and almost all of the employment growth has been in full-time positions.[24]

Over the past 20 years, the labour force has become more experienced and better educated.

During the 1980s and 1990s, slow recruitment and restructuring increased competition for jobs and the relative value of training and experience.[25] The proportion of workers that had studied at university rose

from about 10% in 1976 to 18% in 1998, and the number of older workers (aged 45 to 54) rose by 4.8% per year in the 1990s, while the number of workers under age 35 dropped by 1.1% per year.[26]

1.4 Demographic Trends

The fertility rate in Canada has been declining since the 1960s.

The fertility rate refers to the average number of births per woman during her life. It currently stands at 1.7 children per woman, while the population replacement rate is 2.1. Despite the low fertility rate, the annual number of births continued to grow through the 1980s, culminating in 1990, the baby boom generation now moving past its most intense period of fertility.

Canada's population is aging.

Since the 1960s, the birth rate has fallen rapidly in Canada, reaching historic lows in the 1990s.[27] At the same time, Canadians are living longer than ever before.[28] Over the next two to three decades, the population distribution by age group will change markedly.

From 1981 to 1996, the proportion of Canadians aged 25 to 44 rose from 29% to 33%; within the same time period, the proportion of young adults aged 15 to 24 fell from 19% to 14% and is expected to decline further to 12% by 2016.[29]

In addition, it is evident that women represent a larger proportion of the older population, with women, on average, living longer than men.

Canada's Aboriginal population is younger than the general population.

The average age of the Aboriginal population in 1996 was 25.5 years, 10 years younger than the average of 35.4 years in the general population. Although the fertility rate among the Aboriginal population is declining, the

Aboriginal population continues to grow more rapidly than the total population.

Although the total Aboriginal population represented fewer than 3% of Canada's total population, Aboriginal children under age 15 comprise 5% of all youngsters in this age group. In both Manitoba and Saskatchewan, Aboriginal children under 15 accounted for 20% of all youngsters in this age group. It is projected that they could account for up to 25% by the year 2016 in these two provinces.[30]

Immigration will continue to be a key factor in Canada's maintaining or increasing its population.

Currently, the balance of migration contributes almost as much as natural growth to population increases.

If trends in fertility and mortality rates continue, it seems certain that births will account for zero net population growth in Canada by the second decade of the century, and that the country will depend entirely on immigration to maintain or increase its population.[31]

The sources for immigrants are also changing: during the 1950s and 1960s, most immigrants came from Europe, while in recent years they come instead from Asia, the Caribbean, and South and Central America.[32]

Canada's population is becoming increasingly diverse.

In 1996, members of visible minorities were 11.2 % of the population and immigrants comprised 17.4%. Those who identified themselves as Aboriginal made up 2.8% of the Canadian population. There were slightly more women than men in the immigrant and visible minority groups and, in 1996/97, 13.8% of women aged 25 and over reported long-term disabilities compared to 12.7% for men.[33]

Demographic trends will have major impacts on living arrangements, the labour market, growth sectors, and government services.

The main impacts of demographic change to be expected in coming years may be:

- a shrinking labour force;[34]
- a higher proportion of women and immigrants within the labour force;[35]
- increased use of technology;[36]
- growth of the services sector and shrinking of the durable goods sector (mainly the construction industry);[37]
- conversion of unpaid household work to paid services (for the elderly);[38]
- a higher personal savings rate;[39]
- a higher proportion of the adult population providing care to elderly parents or friends;[40]
- greater social expenditures by government;[41] and
- a lower unemployment rate, especially for young workers.[42]

1.5 Family and Living Arrangements

Living arrangements are increasingly varied and more complex.

Greater family variety is reflected in more complex marital histories, blended families, lone-parent families, common-law relationships and so forth. Same-sex unions are gaining greater social and legal recognition.

Families are smaller but young adults are also tending to live with parents longer or return to the parental home.[43] From 1981 to 1996, the percentage of young women aged 20 to 34 living with their parents rose from 16% to 23% and from 26% to 33% for men.[44]

The number of people living in common-law unions is increasing.

The number of people living in common-law unions more than doubled from 1981 to 1996.[45] In 1996, one couple in seven lived in a common-law union, compared with one in nine in 1991.[46]

Single parenting is increasingly common. The vast majority of single parent families are headed by women.

In 1981, single-parent families accounted for 16.6% of families with dependent children; they accounted for 18.8% in 1986, 20% in 1991 and 22.3% in 1996.[47] Among Aboriginal people, the phenomenon is still more widespread: one third of Aboriginal children below age 15 lived with only one parent in 1996[48] compared with 16.4% of Canadian children in general.[49]

With changing demographics, care needs for the elderly are also changing.

In 1996/97, 14.9% of Canadians aged 25 and over reported having a long-term disability or handicap. The figure was 24.8% for those aged 65 and over, and 45% for those aged 85 and older.[50]

In 1996, about 2.1 million Canadians provided unpaid care for the elderly. In 1998, there were an estimated 3.7 million individuals aged 65 and over in Canada.

Seniors currently comprise 12% of the population and numbers are expected to grow even more rapidly during the next few decades. By 2041, a projected 23% of the population will be 65+. The senior population is predominantly female. In 1998, women represented 57% of all Canadians over 65 and over, and 70% of those aged 85+.[51]

Families with two-earners are in the majority and growing.

The number of two-parent, one-income families has fallen steadily since 1981 in Canada. In 1996, 67.7% of two-parent families had two incomes.[52]

2 Factors Affecting Women's Economic Security and Independence

The Platform for Action recognizes that women face barriers to full equality and advancement because of such factors as their race, age, language, ethnicity, culture, religion or disability, because they are indigenous women or because of other status. Many women encounter specific obstacles related to their family status, particularly as single parents; and to their socio-economic status, including their living conditions in rural, isolated or impoverished areas.

Beijing Declaration and Platform for Action. United Nations, 1996, p. 37.

In the current situation of rapid changes in the economy and the labour force, in family structure, and in population diversity and living conditions, the main factors having impacts on women's economic independence and security in Canada are:

- education and training;
- labour market;
- income and earnings
- balancing employment and family responsibilities;
- unpaid work;
- power, leadership and decision-making; and
- violence against women and sexual harassment in the workplace.

Gender socialization is a pervasive and integral component of all of the key factors influencing women's economic independence and security. While we recognize the importance of socialization in shaping women's lives, the primary focus of this document is women's economic situation, and we have therefore limited our focus to issues directly relating to economic well-being.

2.1 Education and Training

Access for and retention of girls and women at all levels of education, including the higher level, and all academic areas is one of the factors of their continued progress in professional activities. Nevertheless, it can be noted that girls are still concentrated in a limited number of fields of study.

Declaration and Platform for Action, United Nations, 1996, p. 48.

Education is a key factor in women's economic independence and security.

Women at all levels of education have fewer earnings from full-time, full-year employment than their male counterparts.

Nonetheless, the link between education and employability has long been recognized. More highly educated people are less likely to be unemployed and tend to work more hours, to earn more per hour and to rely less on government support programs.[13] In 1996, among women aged 25 to 34, the labour force participation rate stood at 59% for women without a high school diploma, 74% for women with a high school diploma, and 90% for women with a university degree or diploma.[14]

For recent immigrants, however, especially women, education does not expand job opportunities to the same extent as for people born in Canada. While the employment rate for women born in Canada ranged from 52% for those without a high school diploma to 86% for university graduates, it was only 58% for women who were recent immigrants and were university graduates.[15]

Education levels have risen significantly for girls and women.

In 1981, among people aged 20 to 29, the same proportion of women and men (37%) were post-secondary graduates. In 1996, the proportions were 51% of women and 42% of men. At the university level, from

1981 to 1996, the proportion of graduates among women aged 20 to 29 rose from 11% to 21%, while among men in the same age group it rose from 12% to 16%.[56] In 1997, 58% of all university graduates in Canada were women.[57]

For Aboriginal women, educational levels continue to be lower than for other Canadian women,[58] but there has been some improvement: from 1986 to 1996, the proportion of Aboriginal women who were high school graduates rose from 9% to 11%, while among Aboriginal men it rose from 8% to 13%; the proportion of Aboriginal women who were college graduates rose from 15% to 21%, while among Aboriginal men it rose from 14% to 19%; last, the proportion of Aboriginal women who were university graduates rose from 2% to 5%, while among Aboriginal men it rose from 1% to 3%.[59]

As for women immigrants, on average, they are more highly educated than Canadian-born women: in 1996, 31% of them were university graduates, compared with 21% of Canadian-born women; the proportion of women lacking high school diplomas was similar in both groups.[60]

For girls, dropping out of school has a major impact on the number of years they will spend in the labour market.

Dropping out of school is less common among girls than boys but remains a cause for concern because of its effects and impact on women's labour force participation rate and poverty. According to a 1991 study, over a 40-year employment period, a woman drop-out will spend 23.2 years outside the labour force, while a male drop-out will spend only 6.6 years outside the labour force.[61]

Men and women still tend to specialize in certain types of work.

Men still form the majority of students in engineering, applied science, mathematics and physical sciences, while women are still more numerous in fields related to

the social sciences, education and health. At university, however, women aged 20 to 29 have greater representation than previously in science and technology: 34% of graduates in these fields were women in 1996, up from 8% in 1986.[62]

Women participate in more training yet receive less employer sponsorship.

In 1997, women between the ages of 25 and 44 participated more than men (29% vs. 27%) in adult education and training.

Unemployed women have higher (28%) rates of participation in training than do men (21%). Similarly, employed women have higher (44%) rates of participation than do men (38%).

In contrast to training overall, women are somewhat less likely than men to receive employer-sponsored training, indicating that they are more likely to pay for it themselves. And while the *F/P/T Economic Gender Equality Indicators* show that their participation rate in employer-sponsored training was close to men's at 97% in 1993, women received substantially fewer hours of training time at only 68%.

Persons with fewer than 8 years of education participated at a rate of 5%. By contrast, persons holding a university degree participated at a rate of 50%. Both males and females show this pattern of participation.[63]

The higher the education level, the higher the participation rate in various forms of training.

Women (14%) are more likely than men (9%) to take courses for personal interest reasons, which may account for their higher participation rate, overall. Personal interest training is often less expensive and of shorter duration than job or occupation specific training.

2.2 Labour Market

Discrimination in education and training, hiring and remuneration, promotion and horizontal mobility practices, as well as inflexible working conditions, lack of access to productive resources and inadequate sharing of family responsibilities, combined with a lack of or insufficient services such as child care, continue to restrict employment, economic, professional and other opportunities and mobility for women and make their involvement stressful. Moreover, attitudinal obstacles inhibit women's participation in developing economic policy and in some regions restrict the access of women and girls to education and training for economic management.

Beijing Declaration and Platform for Action, United Nations, 1996, p. 94.

Over the past 50 years, women's labour force participation rate has risen greatly but it is still lower than the rate for men.

From 1953 to 1999, women's labour force participation rate went from 23% to 58%, with the rise apparently levelling off since 1990. However, the rate is still lower than that for men, which stood at 71% in 1999.[64]

The pattern of employment is frequently different for women than it is for men. In 1998, 71% of women in the labour force worked full-time, compared to 90% of men.

The employment rate has risen sharply for women with children under age 3, going from 39% in 1981 to 56% in 1994.[65]

Women immigrants, women members of a visible minority, Aboriginal women and women with disabilities have higher unemployment rates than the general population of women.

In 1996, in the 25 to 44 age group, the employment rate for women who were recent immigrants stood at 51%, down from 58% in 1986.[66] In contrast, in the same age group, the employment rate for men who were recent immigrants stood at 81%, up from 71% in 1986; for Canadian-born women was 73%, up from 60% in 1986; and for Canadian-born men was 84%, down from 87% in 1986.[67]

In 1996, the unemployment rate was 10 percent for Canadian women in general but 11.5% for women

immigrants, 15.3% for women members of visible minorities, and 21.1% for Aboriginal women.[68]

Traditional female-dominated job sectors continue.

In 1996, the top 10 occupations among women were: retail sales clerks, secretaries, cashiers, nurses, accounting clerks, elementary school teachers, waitresses, office clerks, day care workers and receptionists.

There is a negative correlation between wages and the percentage of female workers in an occupational category (i.e. the higher the proportion of females in a job, the lower the average wage).[69]

Women increased their representation in many occupational sectors where they had previously been in the minority. For example, women accounted for 32% of all doctors and dentists in 1994, up from 18% in 1982. They made little progress in the fields of natural sciences, engineering and mathematics, where their proportion stood at 15% in 1981 and 19% in 1994.[70]

Despite improvements in women's educational attainment, they still have lower earnings than men.[71]

In 1997, women working full-time for a full year earned on average 72.5% of the average earnings of men.[72]

Women at all levels of education have fewer earnings from full-time, full-year employment than their male counterparts. The full-time female-to-male earnings ratio is 74% for university graduates and only 65% for those who did not finish high school.[73]

In addition, women's coverage by workplace pension plans is declining. In 1980, 57% of men and 48% of women in paid employment were covered by workplace pension plans; by 1998, coverage declined to 42% of men and 40% of women in paid employment.[74]

While job characteristics, labour market factors, and other variables account for half (49%) of the wage gap, the other half (51%) of it stems from labour market discrimination.[75]

Most part-time jobs are occupied by women.

In 1999, 28% of working women had part-time jobs, compared with 10% of working men.[76] In 1995, among women over the age of 25 working part-time, 68% said that they had deliberately chosen this type of work, compared with 58% of men in the same age group working part-time.[77]

Self-employment increased more quickly among women, but remains less common in this segment of the population.

From 1976 to 1999, the rate of self-employment jumped from 5.7% to 12.5% among women and from 13.8% to 20.1% among men.[78] During this period, the number of self-employed women increased by 75%, while the number of self-employed men increased by 46%.

In Canada, women own approximately 30% of businesses.[79]

The incomes of self-employed women are lower, on average, than those of self-employed males and paid female workers, and patterns of work are different between men and women.

In 1993, self-employed women earned on average 55% of their male counterparts' earnings, and 71% of paid female workers' earnings.[80]

Self-employed women work more hours, on average, than paid female workers but fewer hours than their male counterparts. Compared to paid female workers, women who are self-employed are more likely to spend less time (under 30 hours) or more time (over 50 hours) at their main job.[81]

Women entrepreneurs face certain specific obstacles.

The main obstacle facing women entrepreneurs is the concentration in sectors of activity traditionally dominated by women. For example, in 1994, 76% of businesses run by women were in the service sector.[82] In addition they experience obstacles resulting from lack

of experience, difficulty networking, trouble reconciling employment with domestic and family responsibilities and problems securing funding.[83]

Businesses run by women turn to financial institutions to fund their activities less often than businesses run by men.[84] The loan rejection rate is also greater for businesses owned by women (23%) than for those owned by men (14%).

2.3 Income & Earnings

Although many women have advanced in economic structures, for the majority of women particularly those who face additional barriers, continuing obstacles have hindered their ability to achieve economic autonomy and to ensure sustainable livelihoods for themselves and their dependents.

Beijing Declaration and Platform for Action, United Nations, 1996, p. 95.

Women's income and earnings are improving but significant gender gaps remain.

From 1986-1995, women's earnings and income from all sources increased compared to men's. The earnings ratio went from 44% to 52% and after-tax income increased from 52% to 60%.[85]

When women are employed full-time full-year, the female-to-male earnings ratio is higher than for women overall. At 72.5% in 1997, it is improving over time but progress has not been steady in the 1990s.

From 1986-95, women's after-tax income ratio was consistently higher than before-tax income ratio, showing a generally positive gender equality impact of the personal income tax and transfer system.[86] In 1998, lone-parent families and families headed by a senior, for example, received more in transfers than they paid in taxes.[87]

Women's earnings vary to a greater extent than men's, especially when they have children.

The earnings ratio varies by age and marital status, with the presence of children usually the most important factor for women. In 1997, single women aged 25 to 34 had an earnings ratio of 88.5% while single women 45 to 54 had a ratio that put them ahead of their male counterparts at 104.9%. The opposite pattern held for married women. In the younger range the ratio was 70.4% (far less than the 88.5% for young single women) and for the older group of married women their earnings ratio was lower still at 65.7% of the earnings of married men in their age range.

Family income has changed little despite the increase in the proportion of families with two earners.

In 1998, families saw a rise in market income for the first time in the decade. Government transfers remained unchanged and income taxes increased. As a result, after a decade without improvement, the average family's total after-tax income for 1998 surpassed the 1989 peak.[88]

Divorce and separation can have negative economic impacts for women, but positive impacts for men.

Studies have demonstrated a deterioration in the economic status of women in the year following separation, and an immediate improvement in that of men. A Canadian study done between 1987 and 1993 showed that after separation women lost around 23% of adjusted (i.e. adjusted for the number of family members) family income. Five years later, their family incomes were still 5% below their pre-separation family income level. On the other hand, men's adjusted family income immediately went up by about 10% after separation and continued to rise to 15% five years later.[89]

Women face a higher risk of poverty than men.

In 1997, the poverty rate stood at 18.3% for women, compared with 14.3% for men. The risk of living in poverty was thus 1.28 times greater for women. Women also tend to stay in low-income situations longer than men, based on a review of a six-year period from 1993-1998.[90]

Single mothers and senior women living alone are most liable to experience poverty.

In 1997, poverty rates* by type of family were as follows: 57.1% for single mothers under age 65 with children under age 18; 42% for single women aged 65 and over; 38.5% for single women under age 65; 33.4% for single men under age 65; 27.2% for single men aged 65 and over; 11.9% for couples with children; 10.9% for childless couples; and 7.0% for couples aged 65 and over.[91] The poverty rate for single mothers under age 25 was 93.3%.[92]

In 1997, 49% of all unattached senior women had low incomes, compared to only 6% of senior women who lived in families.

In 1992, 41% of retired women said that their pre-retirement income was under $20,000, compared with 16% of retired men.

In 1995, for the women who said that their pre-retirement income was under $20,000 in 1992, the average retirement income was $8,700.

**It should be noted that there is no official measure of poverty in Canada. Poverty is measured and defined in different ways and none of them are exhaustive or precise because of the complexities of taking into account differences among regions, decades and households. For the purposes of this paper, 'poverty' means people living below the 'low-income cut-offs' as defined by Statistics Canada. People living below these cut-offs may be said to be living in straitened circumstances and are considered to be living in poverty.*

Women who are Aboriginal, or members of a visible minority, also have a higher risk of poverty than others.

For Aboriginal women, their income was significantly less than the female Canadian average and less than the average for Aboriginal men as well, although the gender gap was less pronounced than for Canada as a whole or for visible minorities. In 1996, the average income of women who were members of a visible minority was less than Canadian women overall and less than men in their population group, although the gender gap was not as large as for Canada as a whole.[93]

2.4 Balancing Employment and Family Responsibilities

Women's share in the labour force continues to rise and almost everywhere women are working more outside the household, although there has not been a parallel lightening of responsibility for unremunerated work in the household and community.

Beijing Declaration and Platform for Action. United Nations, 1996, p. 94.

Family responsibilities and personal commitments have a greater impact on women's participation in the labour market than men's.

In 1994, family responsibilities and personal commitments were perceived by 20 to 25% of women of child-rearing age (25 to 44) as major reasons behind decisions to work part-time, quit a job or not look for work.[94]

In 1997 in Canada, the labour force participation rate was 64.1% in the case of women with dependent children under the age of 3, 66.1% in the case of women with dependent children under the age of 6, and 72.1% in the case of women with dependent children under the age of 16.[95]

Women more often miss work because of family commitments.

Among workers with preschool-age children, the rate of absenteeism because of personal or family obligations is higher, especially in the case of women, who are three times more likely than men to miss work for this reason.[96]

Parents say they have difficulties balancing employment and family responsibilities.

In 1996, parents experienced difficulties balancing employment and family responsibilities: 50% of employed mothers and 36% of employed fathers said that they had difficulties arranging their schedules.[97]

Employment and family-related tensions are higher in single-parent families.

Data collected for the *Canadian National Child Care Study* indicate that the level of employment- and family-related tension is higher in single-parent families.[98] Some 80% of such families are headed by women.[99]

2.5 Unpaid Work

Women still also perform the great majority of unremunerated domestic work and community work, such as caring for children and older persons, preparing food for the family, protecting the environment and providing voluntary assistance to vulnerable and disadvantaged individuals and groups. This work is often not measured in quantitative terms and is not valued in national accounts.

Beijing Declaration and Platform for Action. United Nations, 1996, p.95.

More women than men perform unpaid work.

In 1996, 92% of women said that they spent time on household chores or home maintenance, compared with 85% of men; 42% of women said that they looked after children, compared with 34% of men; and 19% of women said that they took care of elderly people, compared with 14% of men.

Women spend more time than men on household chores.

In 1996, 25% of women said that they spent 30 hours or more per week on household chores or home maintenance, compared with 8% of men.[100]

Among women spouses or common-law partners with a full-time paid job and children at home, 60% spent 15 hours or more per week performing unpaid household chores, compared with 26% of men in the same circumstances.[101]

Women spend more time than men on childcare.

In households with children under 6, where mothers are employed full-time, their share of child-oriented work was more than double that of fathers in 1992. Further, mothers' share of child-oriented work as well as their share of paid work increased between 1986 and 1992.[402]

In 1998, mothers employed full-time spent 1.7 more hours per day on unpaid work than women without children. Fathers spent 1 hour more on unpaid work than men without children and curtailed their paid work and leisure far less than mothers employed full-time. These mothers were twice as likely to be severely time stressed as other women, while there was no difference in the incidence of time stress for men with or without children.[403]

More women than men spend time caring for the elderly.

In 1996, women constituted 60% of the people taking care of older family members or friends with a chronic health problem, and they spent 5 hours per week on this task, compared with 3 hours per week for men.[404]

Canadian women's unpaid work contributes substantially to the economy.

Canadians devote more time to unpaid work than paid work and in 1992, this unpaid work represented the equivalent of 12.8 million full-time jobs. Women contributed two-thirds of unpaid work hours, or about 8.5 million full-time jobs.

Estimates of the value of unpaid work to the economy range from 32 to 54% of GDP, with a monetary value up to $374 billion. The replacement cost of the unpaid work of a non-employed woman with children was estimated at over $24,350.

2.6 Power, Leadership and Decision-making

The low proportion of women among economic and political decision-makers at the local, national, regional and international levels reflects structural and attitudinal barriers that need to be addressed through positive measures. Governments, transnational and national corporations, the mass media, banks, academic and scientific institutions, and regional and international organizations, including those in the United Nations system, do not make full use of women's talents as top-level managers, policy makers, diplomats and negotiators.

Beijing Declaration and Platform for Action, United Nations, 1996, p. 111.

While the number of women in Canada's political institutions has risen over the past 20 years, they remain in the minority.

In 1998, nearly 20% of the Members of the House of Commons were women, compared with 5% in 1980. In April 1999, 25% of federal Cabinet ministers were women, and 30% of senators were women.[105]

In provincial/territorial legislatures, in January 1999, some 18% of the elected members were women, an increase from the 1980s.[106] The proportion of women in Cabinet positions in provincial/territorial governments ranges from a high of 57% to a low of 8%. The average is 27.5%.[107]

Gains are being made in the proportion of women appointed by governments to agencies, boards and commissions.

Women hold 31% of positions filled by government appointment in federal agencies, commissions and boards, and they head 14% of Canada's missions abroad.[108] From April 1, 1994 to March 31, 1998, of 3,021 appointees to federal commissions and boards of directors, 36% were women.[109]

Female representation on agencies, boards, and commissions in at least 2 provinces and territories is over 40%.[110]

The proportion of women within the executive ranks of the public service in Canada is improving.

In the federal public service in 1994, 17% of deputy ministers were women, up from 9% in 1985. The proportion of women directors rose from 8% in 1985 to 18% in 1993.[111] In 1999, women made up 26.9% of the executive category.[112]

A survey of provinces and territories indicates that the representation of women at the deputy minister level ranges from a high of 43% to a low of 16%. The average is 26%.[113]

Very few women reach management or senior management positions in Canadian firms.

Within the 560 biggest firms in Canada (insurance companies, financial institutions and Crown corporations), women hold only 12% of management positions and 3.4% of senior management positions. Nearly 50% of these organizations have not a single woman in these positions, and nearly a quarter have only one.[114]

For the Canadian population overall, 17% of senior managers and 29% of all managers are women.[115]

2.7 Violence Against Women and Sexual Harassment in the Workplace

Violence against women is a manifestation of the historically unequal power relations between men and women, which have led to domination over and discrimination against women by men and to the prevention of women's full advancement.

Beijing Declaration and Platform for Action. United Nations, 1996, p.75.

Violence against women results in enormous costs in monetary terms, but also in personal costs to women's overall well-being and safety.

In 1994, the annual cost of violence against women in Canada was estimated at $4.2 billion. This figure was a partial "snapshot" estimate only, as full data was not available, and the estimate was only focused on the four policy areas of social services/education, criminal justice,

labour/employment and health/medical. Costs in the labour/employment area were estimated at $576.7 million, of which $470.5 million were personal costs and $106.3 million were costs to the state.[116]

Women are more often victims of sexual harassment.

Sexual harassment is unwanted, often coercive, sexual behaviour directed by one person toward another. It is emotionally abusive and creates an unhealthy and unproductive atmosphere in the workplace. Surveys typically find a range of 37% to 53% of women have experienced sexual harassment in the workplace.[117]

Sexual harassment in the workplace is a form of discrimination and has direct costs to both the victim and employer.

Besides the stress, fear of physical harm and emotional damage suffered by victims, many studies show significant work-related costs to both the victim of harassment and the employer. Many women victims of harassment will use leave time in order to avoid the situation. Other women may quit their jobs. Some will stay in the job and try to ignore the harassment, often resulting in a drop in their work productivity.[118]

Sexual harassment violations are among the most frequent complaints received by human rights agencies, and are costly for employers who fail to have effective policies or do not treat such complaints from their employees or customers and clients seriously. Sexual harassment is discrimination on the ground of gender and is prohibited under all human rights legislation in Canada.[119]

Harassment remains a concern for women in the workplace.

In a recent study by the Conference Board of Canada, 27% of women executives indicated that they encountered harassment and discrimination by colleague(s) and/or supervisor(s).[120]

Conclusions

Economic dependence opens the door for all the other ways in which women may be dependent.

Targeting the objectives of greater economic independence and security is the way to create favourable conditions for attacking the other forms of dependence to which women are subject.

In particular, achieving these two objectives can help reduce Canadian women's vulnerability to spousal abuse, sexual and criminal harassment, and other injustices.

As a result of changes to social and economic structures, the family can no longer be the sole basis for women's economic independence and security.

Because of marital breakdown and single parenting, more and more women must support themselves and their children for a major part of their adult lives. For several decades, it has also been observed that economic conditions increasingly require both spouses to contribute to household income.

Government has a key role to play in promoting improvements in individuals' economic independence and security.

Government can create a supportive climate so that women and men may exercise control over their living conditions in personal, social and career terms.

While public policy plays a key part in ensuring women's economic independence and security, it must be recognized that government cannot act alone.

While government must take the lead on this issue, the need should be recognized for complementary action co-ordinated with all the other stakeholders: the private sector, community groups, municipalities, unions and the people directly concerned: women and men. This is the way to achieve the shared goal of enabling all people to fulfil their potential in the manner that best suits them, regardless of their gender.

Members of society (especially families, schools and the media) must lead in promoting non-discriminatory behaviour models and healthy relations between even the youngest girls and boys.

Socialization operates through images and messages conveyed about girls and boys. The process teaches girls and boys attitudes, values and behaviour, and shows them their role in society.

Socialization is all-pervasive and an integral part of all the key factors that affect women's economic security and independence.

Information and support: vital factors enabling women to make informed decisions about their present and future.

Women as well as men must be well informed about opportunities open to them for education, training and skills upgrading, and they must be supported in their academic and career development.

Women must also have access to information and support to explore or find a position in an economic sector that has high growth potential or that offers interesting, well-paid jobs, whether or not these are traditionally performed by women.

Equally essential is access to information about the entire range of social policies and programs that have an impact on women's economic conditions.

Labour market changes alone will not remove the barriers to economic gender equality.

Beyond information and support, it must be recognized that the type of job held, the degree of access to economic resources, the conditions for finding, holding and advancing in a job, and the dynamics of paid and unpaid work are often barriers to the achievement of economic gender equality.

3 Strategic Approach

The *Strategic Framework for Women's Economic Independence and Security* follows-up on the Federal/Provincial/Territorial project entitled Economic Gender Equality Indicators, which was made public in 1997. The indicators developed in this document serve as benchmarks to measure progress toward economic gender equality. They also constitute the foundation of approach for taking into account economic differences that characterize the situation of women compared to that of men, in the formation or revision of public policy.

The current strategic framework highlights major socio-economic trends that have numerous implications for the organization of society and for the daily lives of Canadians, and the key factors demonstrate that there are particular implications for the economic independence and security of women in diverse situations.

By considering these major trends and key factors together, the framework provides a useful tool to guide F/P/T Ministers Responsible for the Status of Women in identifying priorities and planning the collaborative work of their forum. Within the context of the mandates of the Ministers and their Forum they have also adopted a strategic approach to their collaboration on economic equality that has four basic elements:

- Undertaking gender-based analyses of selected areas of public policy that affect women's economic situation in order to provide information and expert advice to relevant Ministerial colleagues.
- Pursuing ways to work more closely with other F/P/T forums where their initiatives have implications for economic equality between women and men.
- Sharing best practices related to the policies, programs, measures and strategies of government, with a view to identifying common concerns, building knowledge of various options for advancing women's equality, independence and security, and developing effective policy tools for use within and/or across jurisdictions.
- Monitoring and sharing information on developments in major Canadian and global trends that may influence the policies and practices of various governments in Canada, as they affect economic gender equality.

4 Priorities for the Future

Following on the examination of the major trends and key factors in this framework, Federal/Provincial/Territorial Ministers concluded that, for the foreseeable future, they will focus on several priority areas that require attention in new joint economic initiatives. As a result, Ministers decided at their meeting of September 2000, that new work for the next three years would be focused towards:

- identifying key opportunities and challenges to women's participation in the non-traditional sector of the labour market, including the knowledge-based economy;
- studying key gender issues related to the tax system;
- examining women's access to current employment insurance measures; and
- exploring possibilities for improved access by part-time, contractual and self-employed women to maternity and other related benefits.

As well, Ministers agreed that further ongoing analysis and exploration is needed on: the impact of recent economic trends on women's access to the labour market; measures related to equality in employment and entrepreneurship; and recognition of unpaid work as a productive factor in the Canadian economic.

Ministers also acknowledged the importance of continuing their work on economic indicators and gender analysis of economic policies. They also recognize the value of discussing best practices and public awareness on a range of economic issues, including programs that promote strategic career choices for girls and women, and measures that change employment-family realities through balancing work and family.

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